

AMENDED CLAIMS

1-27. (Previously cancelled).

28. (Amended) A system allowing a single card device to be utilized in accessing a plurality of applications, the system comprising:

- (a) a card processing system;
- (b) a card reader communicatively coupleable to the card processing system, the card reader being operative to read a data identification number from the single card device and to receive an index number selected by a user of the card device through a data interface;
- (c) the processing system, in response to receiving the data identification number and said index number from the card reader, being operative to identify **[an] a single** account number associated with the data identification number and said index number when the index number is within a first subset of index numbers **[chosen by an authorized holder of the card device]** from a domain of potential index numbers.

29. (Amended) The system of Claim 28, wherein the processing system, in response to receiving the data identification number and said index number from the card reader, is operative to disable the card device from further use when the index number is within a second subset of index numbers **[chosen by the authorized holder of the card device]** from the domain of potential index numbers.

30. (Amended) The system of Claim 28, wherein the processing system, in response to receiving the data identification number and said index number from the card reader, is operative to re-enable a disabled card device when the index number is within a third subset of index numbers **[chosen by the authorized holder of the card device]** from the domain of potential index numbers.

31. (Cancelled).

32.(Amended) A system using a single card device to access a plurality of applications, comprising:

- a) at least one card issuer subsystem;
- b) at least one card translator subsystem;
- c) a client subsystem, comprising:
 - i. a card reader, capable of reading data including at least an identification number from the card device;
 - ii. a data entry means;
 - iii. means to:
 - 1. read data including at least the identification number from the card device;
 - [2. determine from said data whether the identification number needs to be translated to an account number;]**
 - [3.] 2. [prompt user of the card device to enter] accept an index number pertaining to a single account number using the data entry means;**
 - [4.] 3. send a request to retrieve the [an] account number, said request[,] comprising the identification number and the index number, to a card translator subsystem;**
 - [5.] 4. receive a response comprising [to] the account number [request] from the [card translator] subsystem to which the request was sent.**

33. (Cancelled).

34. (Cancelled).

35. (Amended) The system of claim 32, wherein the **[account number]** request is sent to a card processor subsystem that is operative to receive the request from any subsystem, process the request to determine that a card translator subsystem should receive the request, and transmit the request to the card translator subsystem.

36. (Amended) The system of claim 32, wherein the **[account number]** request is sent to a card issuer subsystem that is operative to receive the request from any subsystem, process the request to determine that a card translator subsystem should receive the request, and transmit the request to the card translator subsystem.

37-43. (Cancelled).

44. (Amended) The system of claim **[37]** 32, wherein the card translator subsystem is communicatively coupleable to a system from the group comprising a client subsystem, a card processor subsystem and a card issuer subsystem.

45. (Amended) A method for secure processing of multi-application card transactions, comprising the steps of:

a) reading data including at least an identification number from a card device;

[b) determining from said data whether the identification number needs to be translated to an account number;]

[c)] b) accepting an index number, pertaining to a single account number, using a data entry means;

[d)] c) sending a request to retrieve a single **[an]** account number, said request**[, including]** comprising the identification number, **[together with]** and the index number, to a card translator subsystem;

[e)] d) **[using the identification number and the index number, retrieving]** receiving account information **[pertaining to]** comprising the single account number from the subsystem to which the request was sent.

46. (Amended) The method of claim 45, further including sending the **[account number]** request to a card processor subsystem that is operative to receive **[a]** the request from any subsystem, process the request to determine that the card translator subsystem should receive the request, and transmit the request to the card translator subsystem.

47. (Amended) The method of claim 45, further including sending **[an account number]** the request from a card processor subsystem that is operative to initiate the request **[including]**

comprising an identification number[, **together with**] and an index number, to the card translator subsystem.

48. (Amended) The method of claim 45, further including sending the **[account number]** request to a card issuer subsystem that is operative to receive **[a]** the request from any subsystem, process the request to determine that the card translator subsystem should receive the request, and transmit the request to the card translator subsystem.

49. (Amended) The method of claim 45, further including sending **[an account number]** the request from a card issuer subsystem that is operative to initiate the request **[including]** comprising an identification number[, **together with**] and an index number, to the card translator subsystem.

50. (Amended) A method allowing a single card device to be utilized in accessing a plurality of applications, the method comprising the steps of:

- a. reading a data identification number from the single card device;
- b. receiving an index number selected by a user of the card device through a data interface;
- c. identifying **[an]** a single account number associated with the data identification number and said index number when the index number is within a first subset of index numbers **[chosen by an authorized holder of the card device]** from a domain of potential index numbers.

51. (Amended) The method of claim 50, further including disabling the card device from further use when the index number is within a second subset of index numbers **[chosen by the authorized holder of the card device]** from the domain of potential index numbers.

52. (Amended) The method of claim 50, further including re-enabling a disabled card device when the index number is within a third subset of index numbers **[chosen by the authorized holder of the card device]** from the domain of potential index numbers.

53. (Cancelled).